

## Fill in this information to identify the case:

Debtor 1 Nicole Denise Tunstall

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Northern District of Mississippi  
(State)

Case number 22-12377

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: USDA - Rural Housing Service  
Customer Service Center

Court claim no. (if known): 4

Last 4 digits of any number you use to  
identify the debtor's account: 6 9 8 4

Date of payment change:  
Must be at least 21 days after date  
of this notice 10/17/2023

New total payment: \$ 644.56  
Principal, interest, and escrow, if any

## Part 1: Escrow Account Payment Adjustment

## 1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 227.69 New escrow payment: \$ 259.12

## Part 2: Mortgage Payment Adjustment

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

## Part 3: Other Payment Change

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ 613.13 New mortgage payment: \$ 644.56

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ William E. McClain Date 08/23/2023  
Signature

Print: William E. McClain Title Bankruptcy Specialist  
First Name Middle Name Last Name

Company USDA - Rural Housing Service  
Customer Service Center

Address PO Box 66879  
Number Street  
St. Louis, MO 63166  
City State ZIP Code

Contact phone (800) 349-5097 ext. Email csc.bkr@stl.usda.gov

IN THE UNITED STATES BANKRUPTCY COURT

Northern District of Mississippi  
PAYMENT CHANGE SUMMARY

Completed By: William E. McClain

08/23/2023

(Date)

**Debtor(s) & Address:** Nicole Denise Tunstall  
124 Coleman Cove  
Byhalia, MS 38611

**Case No.** 22-12377  
**Claim No.** 4  
**USDA Acct No.** 6 9 8 4

**Attorney & Address:** Robert Hudson Lomenick, Jr.  
P.O. Box 417  
Holly Springs, MS 38635

**Trustee & Address:** Locke D. Barkley  
6360 I-55 North  
Suite 140  
Jackson, MS 39211

**Effective** 10/17/2023, the monthly ongoing payment is changing due to:

No Yes ☒ **ESCROW:**

No ☒ Yes **OTHER:**

**PAYMENT CALCULATION**

	<u>Current Payment</u>		<u>New Payment</u>
Principal & Interest	<u>604.41</u>	Principal & Interest	<u>604.41</u>
Less Subsidy	<u>218.97</u>	Less Subsidy	<u>218.97</u>
Total P&I Payment	<u>385.44</u>	Total P&I Payment	<u>385.44</u>
Escrow	<u>227.69</u>	Escrow	<u>236.95</u>
Escrow shortage	<u>0.00</u>	Escrow shortage	<u>22.17</u>
Total Escrow	<u>227.69</u>	Total Escrow	<u>259.12</u>
Fees	<u>0.00</u>	Fees	<u>0.00</u>
Total Payment	<u>613.13</u>	Total Payment	<u>644.56</u>

**CERTIFICATE OF SERVICE**

Name: Nicole Denise Tunstall

I, William E. McClain , do hereby certify that on 08/23/2023 , I served copies of the Notice of Mortgage Payment Change, to the following participants by the United States Postal Service, postage prepaid, and/or by CM/ECF as indicated:

By U.S. Mail, postage prepaid:

Nicole Denise Tunstall

Debtor(s)

124 Coleman Cove  
Byhalia, MS 38611

Via CM/ECF:

Debtor's Attorney of Record:

Robert Hudson Lomenick, Jr.  
P.O. Box 417  
Holly Springs, MS 38635

Chapter 13 Trustee:

Locke D. Barkley  
6360 I-55 North  
Suite 140  
Jackson, MS 39211

Date: 08/23/2023

/s/ William E. McClain

William E. McClain  
Bankruptcy Specialist  
USDA, Rural Housing Service  
1-800-349-5097 ext. 5414

E  
USDA RURAL DEVELOPMENT - CSC -650  
4300 GOODFELLOW BLVD.  
BLDG 105E FC-252  
ST. LOUIS MO 63120-1703  
  
800-414-1226

NICOLE D TUNSTALL  
124 COLEMAN COVE  
BYHALIA MS 38611

DATE: 07/24/23

\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS \*\*\*

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED.  
THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS  
REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED  
ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 10/23 THROUGH 09/24.

----- ANTICIPATED PAYMENTS FROM ESCROW - 10/23 THROUGH 09/24 -----  
INSURANCE 1903.00  
COUNTY TAX 940.43

TOTAL PAYMENTS FROM ESCROW 2843.43

MONTHLY PAYMENT TO ESCROW 236.95 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 10/23 THROUGH 09/24-----  
-ANTICIPATED PAYMENTS- -- ESCROW BALANCE COMPARISON --  
MONTH TO ESCROW FROM ESCROW DESCRIPTION ANTICIPATED REQUIRED  
ACTUAL STARTING BALANCE 565.05 1895.63  
OCT 23 236.95 802.00 2132.58  
NOV 23 236.95 1038.95 2369.53  
DEC 23 236.95 1275.90 2606.48  
JAN 24 236.95 940.43 COUNTY TAX 572.42 1903.00  
FEB 24 236.95 809.37 2139.95  
MAR 24 236.95 1903.00 INSURANCE ALP -856.68 RLP 473.90  
APR 24 236.95 -619.73 710.85  
MAY 24 236.95 -382.78 947.80  
JUN 24 236.95 -145.83 1184.75  
JUL 24 236.95 91.12 1421.70  
AUG 24 236.95 328.07 1658.65  
SEP 24 236.95 565.02 1895.60

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE  
(RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -1330.58.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED  
BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	604.41
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	236.95
PLUS: OPTIONAL INSURANCE PREMIUMS	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	22.17
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	218.97

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 10/17/23 644.56  
NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF  
MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING  
OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES  
A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED  
ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 473.90.  
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR  
ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE  
IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 473.90.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT  
TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT  
TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

10/19	245.98	11/19	245.98	12/19	11581.20	*
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00

E  
 USDA RURAL DEVELOPMENT - CSC -650  
 4300 GOODFELLOW BLVD.  
 BLDG 105E FC-252  
 ST. LOUIS MO 63120-1703  
 800-414-1226

NICOLE D TUNSTALL  
 124 COLEMAN COVE  
 BYHALIA MS 38611

DATE: 07/24/23

\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLE ACCOUNT HISTORY \*

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING FEB, 2023 AND ENDING JAN, 2024. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF FEB, 2023 IS ---

PRINCIPAL & INTEREST	604.41
ESCROW DEPOSIT	212.43
OPTIONAL INSURANCE	0.00
REPLACE RESV/FHA SVC CHG	0.00
SHORTAGE	15.26
DEFICIENCY	0.00
SURPLUS	0.00
ROUNDING	0.00
LESS BUYDOWN/ASST PAYMENT	0.00
BORROWER PAYMENT	832.10

MONTH	PAYMENTS TO ESCROW PRIOR PRJ	ACTUAL	--- PAYMENTS FROM ESCROW --- PRIOR PRJ	ACTUAL DESCRIPTION	-- ESCROW PRIOR PRJ	BALANCE -- ACTUAL
NOV 22	212.43				2336.77	-9143.62
DEC 22	212.43				2549.20	-9143.62
				STARTING BALANCE	1833.43	-10084.05
FEB 23	212.43	*		*	424.86 T	-12457.05 A
MAR 23	212.43	2373.00*			637.29	-10084.05
APR 23	212.43	*		1968.00* INSURA	849.72	-12052.05
MAY 23	212.43	*			1062.15	-12052.05
JUN 23	212.43	*		194.00* INSURA	1274.58	-12246.05
JUL 23	212.43	245.98				
JUL 23		245.98				
JUL 23		245.98*			1487.01	-11508.11
AUG 23	212.43	**			1699.44	-11508.11
SEP 23	212.43	**			1911.87	-11508.11

OCT 23	212.43	**			2124.30	-11508.11
NOV 23	212.43	**			2336.73	-11508.11
DEC 23	212.43	**			2549.16	-11508.11
JAN 24	212.43	**	928.20	**	1833.39	-11508.11

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS 424.86. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS -12457.05.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (\*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. A DOUBLE ASTERISK (\*\*) INDICATES PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

07/19	245.98	08/19	245.98	09/19	245.98
01/23	928.20 COUNTY TAX				
00/00	0.00		00/00	0.00	
00/00	0.00		00/00	0.00	